

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Irshard Karim  
 Debtor

Case No. 20-11744-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Apr 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2020.

db  
 14486947 +Irshard Karim, 5552 N. Lawrence Street, Philadelphia, PA 19120-2808  
 14486948 +Angst & Angst PC, 878 Main Street, Harleysville, PA 19438-1619  
 +Blatt, Hasenmiller, Leibsker, & Moore, 1835 Market Street, Suite 501,  
 Philadelphia, PA 19103-2933  
 14486949 +Brooke R. Wasibord, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14486950 +Demetrios Tsarouhis, 21 S. Ninth Street, Suite 200, Allentown, PA 18102-4861  
 14486951 +FCCFINANCE, PO BOX 795489, DALLAS, TX 75379-5489  
 14486952 +First Select Corporation, 4460 Rosewood, Pleasanton, CA 94588-3038  
 14486956 +KML Law Group, P.C., BNY Mellon Independence Center, Suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 14486959 +PA Department of Revenue, Bureau of Compliance, Lien Section, PO BOX 280948,  
 Harrisburg, PA 17128-0948  
 14486963 Philadelphia Court of Common Pleas, Philadelphia City Hall, Philadelphia, PA 19107  
 14486966 +SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST,  
 READING, PA 19601-3544  
 14486969 +SANTANDER CONSUMER USA, PO BOX 961211, FORT WORTH, TX 76161-0211  
 14486968 +SANTANDER CONSUMER USA, PO BOX 961212, FORT WORTH, TX 76161-0212  
 14486971 +SELECT PORTFOLIO SERVICING, INC, 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-5007  
 14486977 +U.S. Bank NA, 9990 Richmond Avenue, Suite 400, Houston, TX 77042-4546  
 14486978 +Unifund CCR Partners, Inc., David G. Rosenberg, President, 10625 Techwoods Circle,  
 Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bestcasesstephen@gmail.com Apr 14 2020 03:48:49 STEPHEN MATTHEW DUNNE,  
 Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102,  
 U.S.A.  
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 14 2020 03:51:23 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Apr 14 2020 03:51:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2020 03:50:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 14 2020 03:50:55 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 14 2020 03:50:45 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14486945 +EDI: GMACFS.COM Apr 14 2020 07:38:00 ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901,  
 BLOOMINGTON, MN 55438-0901  
 14486946 +EDI: GMACFS.COM Apr 14 2020 07:38:00 ALLY FINANCIAL, P.O. BOX 380901,  
 BLOOMINGTON, MN 55438-0901  
 14486954 EDI: IRS.COM Apr 14 2020 07:38:00 INTERNAL REVENUE SERVICE (P),  
 CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
 14486957 +EDI: AGFINANCE.COM Apr 14 2020 07:38:00 ONEMAIN FINANCIAL, ATTN: BANKRUPTCY,  
 PO BOX 3251, EVANSVILLE, IN 47731-3251  
 14486958 +EDI: AGFINANCE.COM Apr 14 2020 07:38:00 ONEMAIN FINANCIAL, 61 W CHELTENHAM AVE #L,  
 CHELTENHAM, PA 19012-1412  
 14486965 +EDI: PRA.COM Apr 14 2020 07:38:00 PORTFOLIO RECOVERY ASSOCIATES LLC (P), PO BOX 41067,  
 NORFOLK, VA 23541-1067  
 14486970 +E-mail/Text: jennifer.chacon@spservicing.com Apr 14 2020 03:51:27  
 SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250,  
 SALT LAKE CITY, UT 84165-0250  
 14486972 +E-mail/Text: bkteam@selenefinance.com Apr 14 2020 03:50:18 SELENE FINANCE,  
 ATTN: BANKRUPTCY, PO BOX 422039, HOUSTON, TX 77242-4239  
 14486973 +E-mail/Text: bkteam@selenefinance.com Apr 14 2020 03:50:17 SELENE FINANCE, 9990 RICHMOND,  
 HOUSTON, TX 77042-4559  
 14486974 +EDI: SWCR.COM Apr 14 2020 07:38:00 SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PARKWAY,  
 SUITE 1100, CARROLLTON, TX 75007-1958  
 14486975 +EDI: SWCR.COM Apr 14 2020 07:38:00 SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PARKWAY,  
 CARROLLTON, TX 75007-1958  
 14486976 EDI: AGFINANCE.COM Apr 14 2020 07:38:00 SPRINGLEAF FINANCIAL S, PO BOX 969,  
 EVANSVILLE, IN 47706

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 14486955\* INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA, PA 19101-7346  
 14486953\* +Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695  
 14486960\* +PA Department of Revenue, Bureau of Compliance, Lien Section, PO BOX 280948,  
 Harrisburg, PA 17128-0948  
 14486961\* +PA Department of Revenue, Bureau of Compliance, Lien Section, PO BOX 280948,  
 Harrisburg, PA 17128-0948

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14486962\* +PA Department of Revenue, Bureau of Compliance, Lien Section, PO BOX 280948,  
Harrisburg, PA 17128-0948  
14486964\* Philadelphia Court of Common Pleas, Philadelphia City Hall, Philadelphia, PA 19107  
14486967\* +SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST,  
READING, PA 19601-3544

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2020 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Indenture Trustee for Legacy Mortgage Asset Trust 2019-GS4  
bkgroup@kmlawgroup.com  
STEPHEN MATTHEW DUNNE on behalf of Debtor Irshard Karim bestcasestephen@gmail.com,  
dunnesr74587@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Irshard Karim</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>20-11744-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-9236</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 3/21/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Irshard Karim	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5552 N. Lawrence Street Philadelphia, PA 19120	
<b>4. Debtor's attorney</b> Name and address	STEPHEN MATTHEW DUNNE Dunne Law Offices, P.C. 1515 Market Street Suite 1200 Philadelphia, PA 19102 U.S.A.	Contact phone 215-551-7109 Email: <a href="mailto:bestcasestephen@gmail.com">bestcasestephen@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 4/13/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 13, 2020 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 7/12/20</b>  <b>Filing deadline: 5/30/20</b> <b>Filing deadline: 9/17/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>6/2/20 at 10:00 AM</b> , Location: <b>Courtroom #1, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	